

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: MARK A. PANCARI & )  
CATHLEEN L PANCARI ) Case No. 19-22280-CMB  
)  
) Chapter 13  
Debtor(s). )  
\_\_\_\_\_ X

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated: \_\_\_\_\_

☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate August 2, 2022  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2130 effective 11/20.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- \_\_\_\_\_
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- \_\_\_\_\_

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:
- The estimated pool of funds available to be paid to non-specially classified general unsecured creditors and estimated percentage dividend are revised to \$5,900 (25%).
  - Debtor Counsel additional fees, over no-look, to be capped at fees provided for in Compensation Order at Doc 149, i.e., \$5,927.50 plus \$154.80 in expenses (for total of \$6,082.30)

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or

proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

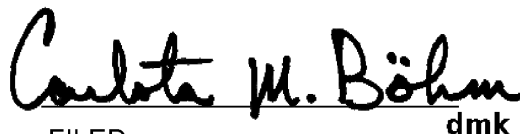
**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 9/30/2022

  
dmk

United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Mark A. Pancari  
Cathleen L Pancari  
Debtors

Case No. 19-22280-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 30, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Mark A. Pancari, Cathleen L Pancari, 1160 Cross Creek Road, Burgettstown, PA 15021-2402
15452681	+ BARCLAYS MORTGAGE TRUST 2021-NPL1., MORTGAGE-BACKED SECURITIES, SERIES 2021-, c/o POWERS KIRN, LLC, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
15065270	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274
15065268	Chase Mortgage, 3475 Vision Drive, Columbus, OH 43219
15065269	+ Collection Service Ctr / Wash Ped Adoles, Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
15065271	+ Cornerstone Care, 7 Goassworks Road, Greensboro, PA 15338-9507
15288966	+ Creditor Real USA Finance LLC, 1475 W Cypress Creek Road, Suite 300, Fort Lauderdale, FL 33309-1931
15065273	+ Ditech Financial LLC, c/o Kevin McDonald, Esq., KLM Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15065274	+ Ditech Mortgage, P.O.Box 94710, Palatine, IL 60094-4710
15065275	+ Independence - Cross Creek Jt Sewage, P.O. Box 156, Avella, PA 15312-0156
15065276	+ Kidney Care Center, 280 North Avenue, Washington, PA 15301-3513
15065277	+ PA-American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15065279	+ Quality Asset Recovery / Cornerstone Car, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
15065281	+ Transworld / Bartusiak Dental, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
15065285	+ Washington Health System, P.O. Box 16243, Pittsburgh, PA 15242-0243
15092377	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15065286	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 01 2022 00:00:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15065264	+ Email/Text: bncnotifications@pheaa.org	Sep 30 2022 23:53:00	Aes/pheaa, P.O. Box 2461, Harrisburg, PA 17105-2461
15065265	+ Email/Text: bncnotifications@pheaa.org	Sep 30 2022 23:53:00	American Education Services, 1200 North 7th Street, Harrisburg, PA 17102-1419
15065266	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 30 2022 23:53:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15104890	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2022 00:00:03	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15065272	Email/Text: mrdiscen@discover.com	Sep 30 2022 23:53:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15071373	Email/Text: mrdiscen@discover.com	Sep 30 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

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Date Rcvd: Sep 30, 2022

Form ID: pdf900

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15184838	Email/Text: mtgbk@shellpointmtg.com	Sep 30 2022 23:53:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
15105296	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2022 23:59:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15065278	+ Email/PDF: gecsed@recoverycorp.com	Oct 01 2022 00:00:02	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
15075325	+ Email/PDF: gecsed@recoverycorp.com	Oct 01 2022 00:00:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15065280	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2022 00:00:08	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
15117444	Email/Text: bankruptcy@unifund.com	Sep 30 2022 23:53:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
15065283	+ Email/Text: edbknotices@ecmc.org	Sep 30 2022 23:53:00	US Dept of Education, P.O. Box 105028, Atlanta, GA 30348-5028
15065282	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 30 2022 23:53:00	Us Dept Of Ed/gleisi, Po Box 7860, Madison, WI 53707-7860
15065284	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 30 2022 23:53:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15099998	Email/PDF: ebn_ais@aisinfo.com	Sep 30 2022 23:59:58	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15092377	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 01 2022 00:00:06	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15065286	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 30 2022 23:59:57	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
15065287	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 30 2022 23:53:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15075572	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 30 2022 23:53:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED
cr		Credito Real
res		Credito Real USA Finance, LLC
cr		DITECH FINANCIAL LLC
cr		New Residential Mortgage LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15117487	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court., Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216
15065267	##+	Barclays Bank Delaware, c/o Michael Ratchford, Esq., 409 Lackawana Ave., Suite 3C, Scranton, PA 18503-2059
15105185	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046

TOTAL: 6 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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Date Rcvd: Sep 30, 2022

Form ID: pdf900

Total Noticed: 36

belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Respondent Credito Real USA Finance LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Credito Real bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Mark A. Pancari ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Cathleen L Pancari ricelaw1@verizon.net lowdenscott@gmail.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
Joseph F. Nicotero	on behalf of Joint Debtor Cathleen L Pancari josephnicotero@gmail.com
Joseph F. Nicotero	on behalf of Debtor Mark A. Pancari josephnicotero@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Cathleen L Pancari niclowlgl@comcast.net
Scott R. Lowden	on behalf of Debtor Mark A. Pancari niclowlgl@comcast.net

TOTAL: 12